



SINGAPORE ProFitSecure

A BESPOKE PROFESSIONAL INDEMNITY AND PUBLIC & PRODUCTS LIABILITY
INSURANCE DESIGNED SPECIFICALLY FOR FITNESS/YOGA TRAINERS

Just like doctors, architects, and other skilled practitioners, the risks of fitness/yoga trainers being held accountable for professional negligence in the course of business are real, and pose a significant legal and financial threat to one's business and career.

Marsh Singapore as a broker has procured this customized insurance solution which is underwritten by Allied World Assurance Company Ltd (Singapore Branch).

You can now conduct your business with peace of mind knowing that **ProFitSecure** provides you insurance protection at a competitive price.

ProFitSecure is a unique product which offers you cover for your equipment together with cover for public and products liability and professional indemnity, all in the one policy. This means you will be protected against professional negligence and legal liability claims resulting in accidental bodily injury and/or property damage sustained by third parties including your trainees, clients or students.

Now you can concentrate on doing what you do best – providing professional training to your students and clients as you know how. **ProFitSecure** covers fitness/yoga trainers against legal liabilities for personal injury, property damage and professional negligence, including costs and expenses to investigate, defend, and settle claims made against you.

With more than 10 policy coverage extensions, from breach of professional confidentiality to spousal liability, **ProFitSecure** is your must-have comprehensive safety net.

ProFitSecure is developed by professionals, for professionals. It is underwritten by Allied World Assurance Company Ltd (Singapore Branch), and brought to you by Marsh Singapore.



PRODUCT BENEFITS

We understand your unique needs, and have specially designed this policy to help you safeguard your business operations and career:

INDUSTRY-SPECIFIC

- Specially designed for fitness/ yoga trainers.
 - Suitable for individual trainers.
 - Suitable for studio owners providing supervised training with max 10 employees or sub-contracted trainers.

COMPREHENSIVE COVERAGE

- Dual coverage of Professional Indemnity and Public & Products Liability.
- High Limit of Indemnity.
- Defence cost is in addition to the full limit of indemnity for professional indemnity.

ADDITIONAL COVERAGE EXTENSIONS

- Legal liability for claims arising from libel, slander, or defamation.
- Legal liability for claims arising from unintentional infringement of copyright, trademark, or patent.
- Compensation for Court Attendance in the event you are required to attend at any court tribunal, arbitration, mediation or other hearing as a witness in connection with a Claim.
- Official investigations and enquiries.

RETROACTIVE COVER

Retroactive cover available for up to 3 years for professional indemnity.

FLEXIBLE COVERAGE

- Includes all risk cover for portable tools and equipment.
- Option to reinstate limit of indemnity.

CONVENIENCE

- You can purchase this insurance online including payment by credit card.
- You can review the full policy wording at our website.
- Your Policy Document and Tax Receipt will be sent to you via email.

ProFitSecure Premium Table (in SGD)

S.No.	Type of Policy	Coverages	Limit of Liability	Basic Premium (excl. GST)	Deductible (for each claim)
1	Individual Trainers	Professional Indemnity	2,000,000	550	250
		Public and Products Liability	2,000,000		Bodily Injury - 250 Third Party Property Damage - 250
		Portable Tools and Equipment Cover (Single Article Limit - 500)	2,500		100
2	Studio Owners	Professional Indemnity	4,000,000	1,200	250
		Public and Products Liability	4,000,000		Bodily Injury - 250 Third Party Property Damage - 250
		Portable Tools and Equipment Cover (Single Article Limit - 1,000)	5,000		250



ABOUT MARSH

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ProFitSecure is arranged and distributed by Marsh (Singapore) Pte Ltd and underwritten by Allied World Assurance Company Ltd (Singapore Branch).

This brochure provides only a brief of the insurance coverages afforded by **ProFitSecure**. For full details of policy terms, conditions and exclusions, please refer to the policy wording available on our website. Please read the policy wording carefully before applying for **ProFitSecure**. If you have any doubt, please contact Marsh Singapore.

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